

TAB

Table 1

**PAYROLL AND ANNUITY COSTS FOR EMPLOYEES RETAINED AFTER FIVE YEARS
COMPARED TO ANNUITY COSTS FOR EMPLOYEES RETIRED WITH FIVE YEARS OF SERVICE
(Payroll and Annuity Costs Projected to Age 65)**

GRADE: GS- 14

AGE ON COMPLETING 5 YEARS: 44

Number of Years of Service Over Five	Annuity Rate	Years to Reach Age 65	Cumulative Annuity from Retirement to Age 65 (2) X (3)	Cumulative Payroll Costs If Retained After 5 Years	Cumulative Payroll Costs PLUS Annuity to Age 65 (4) + (5)	Annuity to Age 65 If Retired with Five Years of Service	Payroll Costs if Re- tained PLUS Annuity to Age 65 MINUS Annuity to Age 65 for Five Years of Service (6) - (7)
Col. (1)	Col. (2)	Col. (3)	Col. (4)	Col. (5)	Col. (6)	Col. (7)	Col. (8)
1	\$1,428	20	\$28,560	\$15,109	\$43,669	\$23,205	\$20,464
2	1,785	19	33,915	30,697	64,612	23,205	41,407
3	2,168	18	39,024	46,765	85,789	23,205	62,584
4	2,565	17	43,605	62,833	106,438	23,205	83,233
5	2,960	16	47,360	79,381	126,741	23,205	103,536
6	3,311	15	49,665	95,929	145,594	23,205	122,389
7	3,684	14	51,576	112,958	164,534	23,205	141,329
8	4,030	13	52,390	129,987	182,377	23,205	159,172
9	4,424	12	53,088	147,498	200,586	23,205	177,381
10	4,785	11	52,635	165,009	217,664	23,205	194,439

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COMPARED TO ANNUITY COSTS FOR EMPLOYEES RETIRED WITH FIVE YEARS OF SERVICE
(Payroll and Annuity Costs Projected to Age 65)**

GRADE: GS- 15

AGE ON COMPLETING 5 YEARS: 47

Number of Years of Service Over Five	Annuity Rate	Years to Reach Age 65	Cumulative Annuity from Retirement to Age 65 (2) X (3)	Cumulative Payroll Costs If Retained After 5 Years	Cumulative Payroll Costs PLUS Annuity to Age 65 (4) + (5)	Annuity to Age 65 If Retired with Five Years of Service	Payroll Costs if Re- tained PLUS Annuity to Age 65 MINUS Annuity to Age 65 for Five Years of Service (6) - (7)
Col. (1)	Col. (2)	Col. (3)	Col. (4)	Col. (5)	Col. (6)	Col. (7)	Col. (8)
1	\$1,632	17	\$27,744	\$17,368	\$45,112	\$22,770	\$22,342
2	2,044	16	32,704	35,284	67,988	22,770	45,218
3	2,480	15	37,200	53,753	90,953	22,770	68,183
4	2,943	14	41,202	72,222	113,424	22,770	90,654
5	3,400	13	44,200	91,239	135,439	22,770	112,669
6	3,806	12	45,672	110,256	155,928	22,770	133,158
7	4,224	11	46,464	129,825	176,289	22,770	153,519
8	4,641	10	46,410	149,394	195,804	22,770	173,034
9	5,082	9	45,738	169,511	215,249	22,770	192,479
10	5,505	8	44,040	189,628	233,668	22,770	210,898

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 COMPARED TO ANNUITY COSTS FOR EMPLOYEES RETIRED WITH FIVE YEARS OF SERVICE
 (Payroll and Annuity Costs Projected to Age 65)

GRADE: GS- 16

AGE ON COMPLETING 5 YEARS: 47

Number of Years of Service Over Five	Annuity Rate	Years to Reach Age 65	Cumulative Annuity from Retirement to Age 65 (2) X (3)	Cumulative Payroll Costs If Retained After 5 Years	Cumulative Payroll Costs PLUS Annuity to Age 65 (4) + (5)	Annuity to Age 65 If Retired with Five Years of Service	Payroll Costs if Re- tained PLUS Annuity to Age 65 MINUS Annuity to Age 65 for Five Years of Service (6) - (7)
Col. (1)	Col. (2)	Col. (3)	Col. (4)	Col. (5)	Col. (6)	Col. (7)	Col. (8)
1	\$1,824	17	\$31,008	\$18,241	\$49,249	\$25,830	\$23,419
2	2,240	16	35,840	37,019	72,859	25,830	47,029
3	2,672	15	40,080	55,797	95,877	25,830	80,047
4	3,114	14	29,596	75,108	104,704	25,830	78,874
5	3,520	13	45,760	94,419	140,179	25,830	114,349
6	3,916	12	46,992	113,730	160,722	25,830	134,892
7	4,296	11	47,256	133,041	180,297	25,830	154,467
8	4,680	10	46,800	152,352	199,152	25,830	173,322
9	5,040	9	45,360	171,663	217,023	25,830	191,193
10	5,400	8	43,200	190,974	234,174	25,830	208,344

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COMPARED TO ANNUITY COSTS FOR EMPLOYEES RETIRED WITH FIVE YEARS OF SERVICE
(Payroll and Annuity Costs Projected to Age 65)**

GRADE: GS- 17

AGE ON COMPLETING 5 YEARS: 49

Number of Years of Service Over Five	Annuity Rate	Years to Reach Age 65	Cumulative Annuity from Retirement to Age 65 (2) X (3)	Cumulative Payroll Costs If Retained After 5 Years	Cumulative Payroll Costs PLUS Annuity to Age 65 (4) + (5)	Annuity to Age 65 If Retired with Five Years of Service	Payroll Costs if Re- tained PLUS Annuity to Age 65 MINUS Annuity to Age 65 for Five Years of Service (6) - (7)
Col. (1)	Col. (2)	Col. (3)	Col. (4)	Col. (5)	Col. (6)	Col. (7)	Col. (8)
1	\$2,016	15	\$30,240	\$20,380	\$50,620	\$25,360	\$25,260
2	2,478	14	34,692	41,296	75,988	25,360	50,628
3	2,960	13	38,480	62,212	100,692	25,360	75,332
4	3,474	12	41,688	83,661	125,349	25,360	99,989
5	3,920	11	43,120	105,110	148,230	25,360	122,870
6	4,356	10	43,560	126,559	170,119	25,360	144,759
7	4,776	9	42,984	148,008	190,992	25,360	165,632
8	5,200	8	41,600	169,457	211,057	25,360	185,697
9	5,600	7	39,200	190,906	230,106	25,360	204,746
10	6,000	6	36,000	212,355	248,355	25,360	222,995

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 COMPARED TO ANNUITY COSTS FOR EMPLOYEES RETIRED WITH FIVE YEARS OF SERVICE
 (Payroll and Annuity Costs Projected to Age 65)

GRADE: GS- 18

AGE ON COMPLETING 5 YEARS: 51

Number of Years of Service Over Five	Annuity Rate	Years to Reach Age 65	Cumulative Annuity from Retirement to Age 65 (2) X (3)	Cumulative Payroll Costs If Retained After 5 Years	Cumulative Payroll Costs PLUS Annuity to Age 65 (4) + (5)	Annuity to Age 65 If Retired with Five Years of Service	Payroll Costs if Re- tained PLUS Annuity to Age 65 MINUS Annuity to Age 65 for Five Years of Service (6) - (7)
Col. (1)	Col. (2)	Col. (3)	Col. (4)	Col. (5)	Col. (6)	Col. (7)	Col. (8)
1	\$2,172	13	\$26,236	\$21,449	\$49,685	\$24,010	\$25,675
2	2,639	12	31,668	42,898	74,566	24,010	50,566
3	3,120	11	34,320	64,347	98,667	24,010	74,657
4	3,600	10	36,000	85,796	121,796	24,010	97,786
5	4,000	9	36,000	107,245	143,245	24,010	119,235
6	4,400	8	35,200	128,694	163,894	24,010	139,884
7	4,800	7	33,600	150,143	183,743	24,010	159,733
8	5,200	6	31,200	171,592	202,792	24,010	178,782
9	5,600	5	28,000	193,041	221,041	24,010	197,031
10	6,000	4	24,000	214,490	238,490	24,010	214,480